

DECLARATION AND POWER OF ATTORNEY

As below named inventors, We hereby declare that:

Our residence, post office and citizenship are as stated below next to our names.

We believe We are the original, first and joint inventors of the subject matter claimed and for which a patent is sought on the invention entitled "INTEGRATED ELECTRONIC BILL PRESENTMENT AND RISK BASED PAYMENT", the specification of which

is attached hereto. [X] was filed on June 30, 2003 as Application Serial No. 10/608,548 and was amended on _____ (if applicable).

We hereby state that We have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose information which is known to us to be material to patentability in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).

We hereby claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s):

Number Country Day/Month/Year filed

Priority Claimed

Yes No

We hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, We acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Prior U. S. Application(s):

Serial No. Filing Date

Status: Patented, Pending, Abandoned

We hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

We hereby appoint the following attorney(s) and/or agent(s): Alfred A. Stadnicki, Reg. No. 30,226; Larry N. Anagnos, Reg. No. 32,392; Donald Antonelli, Reg. No. 20,296; Frederick D. Bailey, Reg. No. 42,282; Carl I. Brundidge, Reg. No. 29,621; Hung H. Bui, Reg. No. 40,415; Sterling W. Chandler, Reg. No. 51,370; James N. Dresser, Reg. No. 22,973; Melvin Kraus, Reg. No. 22,466; Gregory E. Montone, Reg. No. 28,141; David C. Oren, Reg. No. 38,694; Alan E. Shiavelli, Reg. No. 32,087; Ronald J. Shore, Reg. No. 28,577; Paul J. Skwierawski, Reg. No. 32,173; William I. Solomon, Reg. No. 28,565; Donald E. Stout, Reg. No. 26,422; Ralph T. Webb, Reg. No. 33,047 and Harold A. Williamson, Reg. No. 20,212; all of:

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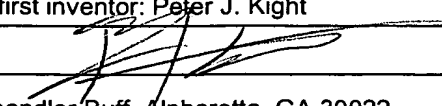
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with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and all future correspondence should be addressed to Alfred A. Stadnicki @ ANTONELLI, TERRY, STOUT & KRAUS, Suite 1800, 1300 North Seventeenth Street, Arlington, VA 22209

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Full name of third joint inventor: Mark A. Johnson

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